

United States Bankruptcy Court Northern District of Illinois		VOLUNTARY PETITION																	
IN RE (Name of debtor - If individual, enter: Last, First, Middle) Woods, Karen	NAME OF JOINT DEBTOR (Spouse) (Last, First, Middle) Woods, Geroqe																		
ALL OTHER NAMES: used by the debtor in the last 6 years (Include married, maiden, and trade names)	ALL OTHER NAMES used by the joint debtor in the last 6 years (Include married, maiden, and trade names)																		
SOC. SEC./TAX I.D. NO. (If more than one, state all) xxx-xx-3358	SOC. SEC. TAX/I.D. NO. (If more than one, state all) xxx-xx-8374																		
STREET ADDRESS OF DEBTOR (No. and street, city, state and zip code) 120 Home Drive DeKalb, IL 60115	STREET ADDRESS OF JOINT DEBTOR (No. and street, city, state, and zip code) Same Address																		
COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS DEKALB	COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS																		
MAILING ADDRESS OF DEBTOR (If different from street address)	MAILING ADDRESS OF JOINT DEBTOR (If different from street address)																		
LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR (If different from address listed above)	VENUE (Check one box) <input type="checkbox"/> Debtor has been domiciled or has had a residence principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.																		
INFORMATION REGARDING DEBTOR (Check applicable boxes)																			
TYPE OF DEBTOR <input type="checkbox"/> Individual <input checked="" type="checkbox"/> Joint (Husband and Wife) <input type="checkbox"/> Partnership <input type="checkbox"/> Other _____ <input type="checkbox"/> Corporation Publicly Held <input type="checkbox"/> Corporation Not Publicly Held <input type="checkbox"/> Municipality NATURE OF DEBT <input type="checkbox"/> Non-Business/Consumer <input type="checkbox"/> Business - Complete A & B below A. TYPE OF BUSINESS (Check one) <table style="width: 100%;"><tr><td><input type="checkbox"/> Farming</td><td><input type="checkbox"/> Transportation</td><td><input type="checkbox"/> Commodity Broker</td></tr><tr><td><input type="checkbox"/> Professional</td><td><input type="checkbox"/> Manufacturing/</td><td><input type="checkbox"/> Construction</td></tr><tr><td><input type="checkbox"/> Retail/Wholesale</td><td><input type="checkbox"/> Mining</td><td><input type="checkbox"/> Real Estate</td></tr><tr><td><input type="checkbox"/> Railroad</td><td><input type="checkbox"/> Stockbroker</td><td><input type="checkbox"/> Other Business</td></tr></table> B. BRIEFLY DESCRIBE NATURE OF BUSINESS	<input type="checkbox"/> Farming	<input type="checkbox"/> Transportation	<input type="checkbox"/> Commodity Broker	<input type="checkbox"/> Professional	<input type="checkbox"/> Manufacturing/	<input type="checkbox"/> Construction	<input type="checkbox"/> Retail/Wholesale	<input type="checkbox"/> Mining	<input type="checkbox"/> Real Estate	<input type="checkbox"/> Railroad	<input type="checkbox"/> Stockbroker	<input type="checkbox"/> Other Business	CHAPTER OR SECTION OF BANKRUPTCY CODE UNDER WHICH THE PETITION IS FILED (Check one box) <table style="width: 100%;"><tr><td><input type="checkbox"/> Chapter 7</td><td><input type="checkbox"/> Chapter 11</td><td><input checked="" type="checkbox"/> Chapter 13</td></tr><tr><td><input type="checkbox"/> Chapter 9</td><td><input type="checkbox"/> Chapter 12</td><td><input type="checkbox"/> sec. 304 - Case Ancillary to Foreign Processing</td></tr></table> FILING FEE (Check one box) <input type="checkbox"/> Filing fee attached <input type="checkbox"/> Filing fee to be paid in installments. (Applicable to individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See official Form No. 3 NAME AND ADDRESS OF LAW FIRM OR ATTORNEY CHARLES L. FIERZ 134 W. STATE ST. SYCAMORE, IL 60178 815-899-8811 Telephone No. #802 794 NAME(S) OF ATTORNEY(S) DESIGNATED TO REPRESENT DEBTOR (Print or Type Names) Charles L. Fierz <input type="checkbox"/> Debtor is not represented by an attorney	<input type="checkbox"/> Chapter 7	<input type="checkbox"/> Chapter 11	<input checked="" type="checkbox"/> Chapter 13	<input type="checkbox"/> Chapter 9	<input type="checkbox"/> Chapter 12	<input type="checkbox"/> sec. 304 - Case Ancillary to Foreign Processing
<input type="checkbox"/> Farming	<input type="checkbox"/> Transportation	<input type="checkbox"/> Commodity Broker																	
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<input type="checkbox"/> Chapter 7	<input type="checkbox"/> Chapter 11	<input checked="" type="checkbox"/> Chapter 13																	
<input type="checkbox"/> Chapter 9	<input type="checkbox"/> Chapter 12	<input type="checkbox"/> sec. 304 - Case Ancillary to Foreign Processing																	

STATISTICAL/ADMINISTRATIVE INFORMATION (U.S.C. § 604) (Estimates only) (Check applicable boxes)						
<input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.						
<input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.						
ESTIMATED NUMBER OF CREDITORS						
1-15	16-49	50-99	100-199	200-999	1000-over	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
ESTIMATED ASSETS (In thousands of dollars)						
Under 50	50-99	100-499	500-999	1000-9999	10,000-99,000	100,000-over
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ESTIMATED LIABILITIES (In thousands of dollars)						
Under 50	50-99	100-499	500-999	1000-9999	10,000-99,000	100,000-over
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
EST. NO. OF EMPLOYEES - CH. 11 & 12 ONLY						
0	1-19	20-99	100-999	1000-over		
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
EST. NO. OF EQUITY SECURITY HOLDERS - CH. 11 & 12 ONLY						
0	1-19	20-99	100-499	500-over		
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		

THIS SPACE FOR COURT USE ONLY

FILING OF PLAN

For Chapter 9, 11, 12 and 13 cases only. Check appropriate box.

- ☐ A copy of debtor's proposed plan dated _____ is attached. ☐ Debtor intends to file a plan within the time allowed by statute, rule or order of the court.

PRIOR BANKRUPTCY CASE FILED WITHIN LAST 6 YEARS (If more than one, attach additional sheet)

Location Where Filed	Case Number	Date
PENDING BANKRUPTCY CASE FILED BY ANY SPOUSE, PARTNER, OR AFFILIATE OF THE DEBTOR (If more than one, attach additional sheet)		
Name of Debtor	Case Number	Date
Karen K Woods	Ch. 7	2001
Relationship	District	Judge

REQUEST FOR RELIEF

Debtor requests relief in accordance with the chapter of title 11, United States Code specified in this petition.

SIGNATURES

ATTORNEY

X _____ Date Dec 13 04
Signature

INDIVIDUAL JOINT DEBTOR(S)

I declare under penalty of perjury that the information provided in this petition is true and correct.

X Karen K Woods
Signature of Debtor

12/13/04
Date

X George E Woods
Signature of Joint Debtor

12/13/04
Date

CORPORATE OR PARTNERSHIP DEBTOR

I declare under penalty of perjury that the information provided in this petition is true and correct and that the filing of this petition on behalf of the debtor has been authorized.

X _____
Signature of Authorized Individual

Print or Type Name of Authorized Individual

Title of Individual Authorized by Debtor to File this Petition

Date

EXHIBIT "A" (To be completed if debtor is a corporation, requesting relief under Chapter 11.)

- ☐ Exhibit "A" is attached and made a part of this petition.

TO BE COMPLETED BY INDIVIDUAL CHAPTER 7 DEBTOR WITH PRIMARILY CONSUMER DEBTS (See P.L. 98-353 § 322)

I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under such chapter, and choose to proceed under chapter 7 of such title.

If I am represented by an attorney Exhibit B has been completed.

X _____
Signature of Debtor

Date

X _____
Signature of Joint Debtor

Date

EXHIBIT "B" (To be completed by attorney for individual chapter 7 debtor(s) with primarily consumer debts.)

I, the attorney for the debtor(s) named in the foregoing petition, declare that I have informed the debtor(s) that (he, she, or they) may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under such chapter.

X _____
Signature of Attorney

Date

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
House 120 Home Dr. DeKalb, IL	Home		62,000	
Total ♦			\$ 62,000	

(Report also on Summary of Schedules.)

Woods, Karen, George

Date _____ Debtor _____ Case No _____ (If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location Of Property."

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Acct. Resource Bank		0
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Furniture		1,000
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothes		500
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			

In re: Woods, Karen, George
Debtor

Case No. _____
(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		Pension (his)		350
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interest in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts Receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor include tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			

In re Woods, Karen, George
Debtor

Case No. _____
(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
23. Automobiles, trucks, trailers and other vehicles.		'94 Baretta		0
24. Boats, motors, and accessories.	X	'99 Chevy truck		7200
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
Total				\$ 9,050

_____ continuation sheets attached

Total ▶

\$ 9,050

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under

(Check one box)

- ☐ 11 U.S.C. § 522(b) (1) Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.
- ☒ 11 U.S.C. § 522(b) (2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
House	735 ILCS 5/12-912	15,000	62,000
Clothes	735 ILCS 5/12-100 (a)	2,000	500
Furniture	735 ILCS 5/12-100 (b)	2,000	1,000

SCHEDULE D — CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J" or "C" in the column labeled "Husband, Wife, Joint or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
Countrywide Mtge. P.O. Box 10229 Van Nuys, CA 91410			House				46,000	
			VALUES 62,000					
ACCOUNT NO.								
Heights Finance 122 Maymart Rochelle, IL 61068			'94 Baretta				4,800	4,800
			VALUES 0					
ACCOUNT NO.								
Wells Fargo P.O. Box 98765 Las Vegas, NV 89193			'99 Chevy truck				7400	
			VALUES 7200					
ACCOUNT NO.								
			VALUES					

Continuation sheets attached

Subtotal
(Total of this page)

Total
(Use only on last page)

\$
\$ 58,200

Woods, Karen, George

SCEDULE *E* There are no debts for this schedule

In re: Woods, Karen, George

Case No. _____

SCHEDULE F- CREDITORS HOLDINGS UNSECURED NONPRIORITY

Creditor's Name & Address	Amount
Check into Cash 2350 Sycamore Road DeKalb, IL 60115	144 288
Resource Bank 555 Bethany Road DeKalb, IL 60115	100
Mutual Management Services P.O. Box 47777 Rockford, IL 61110	472
Legacy Visa P.O. Box 5120 Sioux Falls, SD 57117	428
Merrick Bank P.O. Box 5721 Hicksville, NY 11802	972
Household Credit P.O. Box 17051 Baltimore, MD 21297	1024
Cardiac Surgery P.O. Box 1285 Joliet, IL 60434	388
Figis 3200 S. Maple Ave. Marshfield, WI 54449	48
Illini Cash 114 Hillcrest Drive DeKalb, IL 61105	150
Checks for Cash 1077 N. Caron Road Rochelle, IL 61068	108

Woods, Karen, George

SCHEDULE ~~G~~

There are no debts for this schedule

Woods, Karen, George

SCHEDULE H

There are no debts for this schedule

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE		
	NAMES	AGE	RELATIONSHIP
M			

EMPLOYMENT:	DEBTOR	SPOUSE
Occupation Name of Employer	Consolidated Grain	Just Parts
How Long Employed		
Address of Employer	Maple Park	Cortland

Income: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions
(pro rate is not paid monthly.)

Estimated monthly overtime

DEBTOR

SPOUSE

\$ 1700 \$ 1400
\$ \$

SUBTOTAL

\$ 1700 \$ 1400

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify _____)

\$ 300 \$ 300
\$ 300 \$
\$ \$
\$ \$

SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 600 \$ 300

TOTAL NET MONTHLY TAKE HOME PAY

\$ 1100 \$ 1100

Regular income from operation of business or profession or farm
(attach detailed statement)

\$ \$

Income from real property

\$ \$

Interest and dividends

\$ \$

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.

\$ \$

Social security or other government assistance
(Specify _____)

\$ \$

Pension or retirement income

\$ \$

Other monthly income
(Specify _____)

\$ \$
\$ \$
\$ \$

TOTAL MONTHLY INCOME

\$ 1100 \$ 1100

TOTAL COMBINED MONTHLY INCOME \$ 2200

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

Debtor

(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$ 555
Are real estate taxes included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	
Is property insurance included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	
Utilities Electricity and heating fuel	\$ 190
Water and sewer	\$
Telephone	\$ 70
Other	\$
Home Maintenance (Repairs and upkeep)	\$
Food	\$ 330
Clothing	\$ 40
Laundry and dry cleaning	\$
Medical and dental expenses	\$ 300
Transportation (not including car payments)	\$ 100
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$
Charitable contributions	\$
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$
Life	\$
Health	\$
Auto	\$ 115
Other	\$
Taxes (not deducted from wages or included in home mortgage payments)	
(Specify)	\$
Installment payments (In chapter 12 and 13 cases, do not list payments to be included in the plan)	
Auto	\$
Other	\$
Other	\$
Alimony, maintenance, and support paid to others	\$
Payments for support of additional dependents not living at your home	\$
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$
Other	\$

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)

\$ 1700

(FOR CHAPTER 12 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$
B. Total projected monthly expenses	\$
C. Excess income (A minus B)	\$
D. Total amount to be paid into plan each	\$

(interval)

In re Woods, Karen, George

Case No. _____
(if known)

Debtor

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules consisting of _____ sheets,
and that they are true and correct to the best of my knowledge, information, and belief. (Total shown on summary page plus 1)

Date _____

Signature Karen K Woods
Debtor

Date _____

Signature George Woods
(Joint Debtor, if any)

[If joint case, both spouses must sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ [the president or other officer or an authorized agent of the corporation or a member or
an authorized agent of the partnership] of the _____ [corporation or partnership] named as debtor in this case, declare
under penalty of perjury that I have read the following summary and schedules, consisting of _____ sheets, and that they
are true and correct to the best of my knowledge, information, and belief. (Total shown on summary page plus 1)

Date _____

Signature _____

[Print or type name of individual signing on behalf of debtor]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 AND 3571.

United States Bankruptcy Court

Northern District of Illinois

In re Woods, Karen, George
Debtor

Case No. _____
(If known)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property			\$ 62,000		
B - Personal Property			\$ 9,050		
C - Property Claimed As Exempt					
D - Creditor Holding Secured Claims				\$ 58,200	(Heights 4800)
E - Creditors Holding Unsecured Priority Claims				\$	
F - Creditors Holding Unsecured Nonproperty Claims				\$ 11,066	(H)
G - Executory Contracts and Unexpired Leases					
H - Codebtors					
I - Current Income of Individual Debtor(s)					\$ 2200
J - Current Expenditures of Individual Debtor(s)					\$ 1700
Total Number of Sheets in ALL Schedules					
Total Assets			\$ 71,050		
Total Liabilities				\$ 69,266	

FORM 7. STATEMENT OF FINANCIAL AFFAIRS

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois

In Re: Woods, Karen, George
(Name)

Case No. _____
(If Known)

Debtor

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 15 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 16 - 21. Each question must be answered. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the two years immediately preceding the filing of the bankruptcy case, any of the following: an officer, director, managing executive, or person in control of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101(30).

1. Income from employment or operation of business

None

☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	SOURCE (if more than one)
2004	She approx. 15,000 He 15,000	wages wages
2003	approx. the same	

2. Income other than from employment or operation of business

None



State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

3. Payments to creditors

None



a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None



b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYEMENT	AMOUNT PAID	AMOUNT STILL OWING
--	-------------------------	--------------------	---------------------------

4. Suits, executions, garnishments and attachments

None



a. List all suits to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT AND LOCATION	STATUS OR DISPOSITION
--	-----------------------------	---------------------------	------------------------------

None



b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**NAME AND ADDRESS
OF PERSON FOR WHOSE
BENEFIT PROPERTY WAS SEIZED**

**DATE OF
SEIZURE**

**DESCRIPTION
AND VALUE OF
PROPERTY**

5. Repossessions, foreclosures and returns

None



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**NAME AND ADDRESS
OF CREDITOR OR SELLER**

**DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN**

**DESCRIPTION
AND VALUE OF
PROPERTY**

6. Assignments and receiverships

None



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**NAME AND ADDRESS
OF ASSIGNEE**

**DATE OF
ASSIGNMENT**

**TERMS OF
ASSIGNMENT
OR SETTLEMENT**

None



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**NAME AND ADDRESS
OF CUSTODIAN**

**NAME AND LOCATION
OF COURT
CASE TITLE & NUMBER**

**DATE OF
ORDER**

**DESCRIPTION
AND VALUE OF
PROPERTY**

7. Gifts

None



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and unusual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**NAME AND ADDRESS
OF PERSON
OR ORGANIZATION**

**RELATIONSHIP
TO DEBTOR,
IF ANY**

**DATE
OF GIFT**

**DESCRIPTION
AND VALUE
OF GIFT**

8. Losses

None



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**DESCRIPTION
AND VALUE OF
PROPERTY**

**DESCRIPTION OF CIRCUMSTANCES AND, IF
LOSS WAS COVERED IN WHOLE OR IN PART
BY INSURANCE, GIVE PARTICULARS**

**DATE OF
LOSS**

9. Payments related to debt counseling or bankruptcy

None



List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

**NAME AND ADDRESS
OF PAYEE**

**DATE OF PAYMENT,
NAME OF PAYOR IF
OTHER THAN DEBTOR**

**AMOUNT OF MONEY OR
DESCRIPTION AND VALUE
OF PROPERTY**

10. Other transfers

None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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11. Closed financial accounts

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

None ☒ a. List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None ☒ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

None ☒ If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 12/13/04

Signature
of Debtor

Karen K Woods

Date 12/13/04

Signature
of Joint Debtor
(if any)

George V Woods

* * * * *

[If completed on behalf of a partnership or corporation]

I, declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Date _____

Signature _____

Print Name and Title

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

_____ continuation sheets attached

UNITED STATES BANKRUPTCY COURT
FOR THE Northern DISTRICT OF Illinois
Western DIVISION

In re Woods, Karen
Woods, George

Case No. _____

Filed Under Chapter 13

Debtor list forth here all names including trade names used by Debtor within last 6 years.

Social Security No. _____

and Debtor's Employer's Tax Identification No. _____

AFFIDAVIT OF COMPLIANCE WITH GENERAL RULE 39

Affiant is the attorney of record for Karen & George Woods

and has knowledge of the matters covered by this affidavit and has read the General Rule 39.

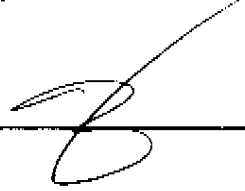
Affiant has not directly or indirectly solicited employment by the above-named party or parties, and knows of no solicitation of said party or parties by any person that has resulted in the employment of the affiant, except (here state all exceptions, or if none state "no exception"):

no ex.

Affiant has not paid, or promised to pay, and knows of no payment or promise of payment to the above-named party, or parties, of the costs of this case, or of the living or other expenses, of any party, or of any part of an attorney's fee already received or hereafter to be received, or of any portion of the recovery by suit or settlement to any person whatever other than the above-named party or parties and the attorneys of record herein, except (here state all exceptions, or if none state "no exceptions"):

no ex.

Affiant has filed contemporaneously herewith a signed copy of any written contingent fee agreement applicable to his compensation for representing the above-named party or parties in this action and represents that a signed copy thereof has been furnished to each party whom he represents; if no copy of a contingent fee agreement is filed herewith, affiant represents that his compensation for services in this case is not on a contingent basis.



Affiant

Subscribed and sworn to before me this _____ day of _____, 19____.

UNITED STATES BANKRUPTCY COURT
FOR THE Northern DISTRICT OF Illinois
Western DIVISION

In re

Woods, Karen
Woods, George

Case No. _____

Filed Under Chapter _____

Debtor (not for use here) all names, including trade names used by Debtor within last 6 years.

Social Security No. _____

and Debtor's Employer's Tax Identification No. _____


DISCLOSURE OF COMPENSATION UNDER 11 U.S.C. § 329
AND BANKRUPTCY RULE 2016(b)

I certify that I am the attorney for the above named debtor and that the compensation paid or agreed to be paid to me for services rendered or to be rendered in behalf of the debtor in or in connection with a case under title 11 of the United States Code, such payment or agreement having been made after one year before the date of the filing of the petition, is as follows: \$ 300 paid, \$ 1500
to be paid, that the source of the compensation paid was

and that the source of the compensation agreed to be paid is Myself

☐ I have ☐ I have not agreed to share this compensation with any other person. (If appropriate) The details of such sharing or agreement to share are as follows (except that no such details are required of any agreement for the sharing of the compensation with a member or regular associate of the attorney's law firm):

Dated: Dec. 13, 04



Attorney for the Debtor